

## Prémiový dluhopis ŠANCE 2

ISIN: AT0000A1HEQ1

## Overview

Date: 2021/10/18 00:00:00	
Bid	Ask
99.69	-
Difference	0.00% (0.00)

General attributes	
Type of bond	Structured bonds and notes
Bond style	senior
Issuer type	financial institution
Country of issue	AT
Current coupon	0.000%
Coupon style	variable
Coupon payment date	-
Coupon payment period	at maturity
Yield to maturity p.a. (before capital gains tax)	-
Value date	2015/11/24
Maturity	2023/01/03
Repayment value	100.00
Currency	CZK
Nominal value	10,000
Capital gains tax	-
Accrued Interest	0.00
Investor tolerance	<b>2 (scale 1-7)</b>

## Legal note

This product is no longer publicly offered. The product-specific content published here is for information purposes only for those who are already invested and does not constitute marketing communication. Erste Group Bank AG no longer consents to the use of the prospectus for a public offering of this product by third parties.



The chart is composed of values which are the arithmetic average values of bid / ask (MID) from previous working day. Performances under 12 month have only little informative value. Information about previous performance does not guarantee future performance.

Source: Česká spořitelna, a. s.

## Description

**The interesting potential of a yield up to 25% for seven years with a return of a min. 100% of the bond nominal value at its maturity date.**

Responsibility is an essential part of every human activity. So we should behave responsibly when managing our money. But it is not that responsible leaving money lying idly in deposit products in present conditions. Therefore, if you are thinking how best to boost the value of your money in the most conservative way, and not leave it languishing in bank accounts,

then the Prémiový dluhopis ŠANCE 2 is just for you.

**The yield of the seven-year Prémiový dluhopis ŠANCE 2 is based on the trend of reputable companies which pay out a high dividend yield in the long term.** These are represented by the STOXX®Global Select Dividend 100 share index, which includes a hundred very good quality companies from North America, Europe and Asia/Australia (e.g. Allianz, Intel, E.ON, TOTAL, Merck & Co., ROYAL DUTCH SHELL, ZURICH INSURANCE GROUP, GLAXOSMITHKLINE, Kimberly-Clark and others).

### Payment notes

#### How does the Prémiový dluhopis ŠANCE 2 work?

- The yield of the seven-year Prémiový dluhopis ŠANCE 2 depends on the trend of the STOXX®Global Select Dividend 100 share index containing stocks with a high dividend yield.
- On 18 December 2015 the initial value will be fixed of the underlying asset – the STOXX®Global Select Dividend 100 share index.
- The underlying asset – share index is observed quarterly. Every quarter the underlying asset value is fixed on the observation day.
- The average value of the underlying asset is calculated from the total of these 28 values obtained as part of the observations. This is compared with its initial value.
- The total yield at the maturity date of the Prémiový dluhopis ŠANCE 2 is calculated as follows: participation of 50% × (average of the values of the underlying assets from all of the 28 observations/initial value of the underlying asset – 1),
- The maximum premium is fixed at 25% for the duration of the Prémiový dluhopis ŠANCE 2, i.e. for 7 years.
- A negative value may be included during the lifetime of the premium bond. If the resulting value of the total yield of the premium bond is negative, 100% of its nominal value will be paid out at the maturity date.
- Regular observations and the averaging of the obtained values partially protect the investor from any sharp fall of the prices of the observed underlying asset – the STOXX®Global Select Dividend 100 share index just before the maturity date. The total yield of the Prémiový dluhopis ŠANCE 2 in fact does not depend just on the closing value of the underlying asset.

**For examples of scenarios at the maturity date see the leaflet**

### Settlement

- the maturity date of the Premium Bond is 3 January 2023
- Česká spořitelna pays out the yield and nominal value
- it takes 3 working days to settle the buying and selling of the premium bond

### Secondary market

- minimum purchased amount: 1 piece
- the debt security can be sold even prior to the maturity date for the price in the Česká spořitelna exchange rate list, which you can find here at the Investment Centre/exchange rate lists

### Disclaimer

In the period before maturity, the bond price can fluctuate above and below the bond face value depending on the development of the interest rate and underlying asset. A bond can be sold even before the maturity date, for the price pursuant to the pricelist of the issuer. Our

consultants will give you detail information on the advantages and risks of investment in bonds. The information sources used are generally regarded as reliable, although Česká spořitelna and Erste Group Bank AG cannot guarantee the correctness and completeness of the information contained therein. The aim of this web page is to give information on the services and products contained therein; it is not a binding proposal establishing any rights and obligations for participants. All information you can find here is of informative nature only. Before using the web page for investment, a specialized Česká spořitelna consultant should be consulted.